



UNHYPED

From Hype to Hard ROI
in the Age of AI

Stuart Winter-Tear

UNHYPED

From Hype to Hard ROI in the Age of AI

by

Stuart Winter-Tear

© 2025 Stuart Winter-Tear

All rights reserved. No part of this book may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without prior written permission of the publisher, except in the case of brief quotations embodied in reviews and certain other noncommercial uses permitted by copyright law.

First Edition, 2025

www.unhyped.pro

Table of Contents

[Unhyped: From Hype to Hard ROI in the Age of AI](#)

[By Stuart Winter-Tear](#)

[© 2025 Stuart Winter-Tear](#)

[Foreword by Vin Vashishta](#)

[A Note Before We Begin](#)

[Chapter 1: State Changes, Not Theatre](#)

[Why This Book Exists](#)

[The Only Thing That Counts: State Changes, Not Theatre](#)

[What State Change Looks Like in the Wild](#)

[The Thin Layer Mirage](#)

[The Lull of the Horizontal Dream](#)

[Automating Dysfunction vs. Designing Value Flow](#)

[Agents on Rails](#)

[The State Ledger](#)

[A Short Field Guide to Theatre](#)

[The Business of Change, Not the Religion of Tools](#)

[Small, Specialised Models vs. the Shiny Giants](#)

[The Boring, Grown-up Way That Works](#)

[People First, Then Processes, Then Platforms](#)

[Agents Are Workflows in Disguise](#)

[A 90-Day Play Leaders Actually Finish](#)

[How to Evaluate Without Self-Deception](#)

[The Philosophy Bit, Kept Practical](#)

[On Monday: Executive Takeaway](#)

[Chapter 2: Why Pretty Demos Lie: Learning to Evaluate Without Self-Deception](#)

[The costume of fluency](#)

[Sunshine and product photography](#)

[Truth you can grade](#)

[The blind tasting](#)

[Rare mistakes, expensive mistakes](#)

[The decision docket](#)

[Strategy vs. guessing](#)

[Fairness, treated as a discipline](#)

[Time, properly measured](#)

[People are part of the instrument](#)

[Markets sharpen, and blur](#)

[Two small stories, one big lesson](#)

On Monday: Executive Takeaway

Chapter 3: Forget the Chat Window - Agents Are Workflows in Disguise

A small parable about Thursday at 4:48 p.m.

What an agent actually is

The keys and the corridor

We tried to automate a mess and the mess got faster

Memory with manners

The moment the phone bill shouted at us

Handoffs you can land at 02:17

Conversation is a terrible home for procedure

A day in the life when it works

The choreography you can actually change

Markets sharpen, but culture decides

Augment, don't amputate

The day the graveyard went quiet

On Monday: Executive Takeaway

Chapter 4: Receipts. Not Promises

The invoice that stopped coming

The claim that moved faster, and more fairly

The pipeline that stopped breathing heavily

Events, not screens

Identity, the unglamorous boss fight

The small wedge, the sharp edge

The receipt is the product

Slow is smooth, smooth is fast

Where not to dig

The human centre of integration

Measuring the thing you actually changed

The day the switchboard stopped screaming

On Monday: Executive Takeaway

Chapter 5: Governance That Ships

The corridor with keys, revisited

The hospital that stopped guessing systematically

The warehouse that stopped sprinting in circles

The cheap thought and the expensive thought

The docket that taught a company to speak

Fire drills for systems that never sleep

The kill switch you can trust

Spend as a signal, not a sin

Fairness bands

[Local rules, global posture](#)
[The meeting that got shorter and braver](#)
[Where to say no, on purpose](#)
[The human centre, again](#)
[On Monday: Executive Takeaway](#)

[Chapter 6: The ROI Trap](#)

[The council that stopped losing Tuesdays](#)
[The university that taught its agent to be humble](#)
[The factory that learned to count retries](#)
[The clinic that wrote better questions](#)
[The retailer that stopped chasing mirages](#)
[The bank that measured the feeling of Friday](#)
[The charity that kept its dignity](#)
[The operating table for agents](#)
[The map that forgives](#)
[The accountant who believed a graph](#)
[The team that cut one habit a month](#)
[Why habit beats heroics](#)
[On Monday: Executive Takeaway](#)

[Chapter 7: Buying Right](#)

[The cost that hides in a good week](#)
[The contract that told the truth about who gets paged](#)
[The price you pay for gravity](#)
[A free trial with a bill at the end](#)
[Contextual lock-in, the polite trap](#)
[Rate limits that behave like policies](#)
[The total cost that arrives as a shrug](#)
[Paying for outcomes without pretending to control fate](#)
[The meeting where procurement learned to sit with operations](#)
[Shadow AI, the quiet back-channel with good intentions](#)
[The slow promise that speeds everything up](#)
[On Monday: Executive Takeaway](#)

[Chapter 8: Teams That Make It Real: Roles, Rituals, and the Craft of Applied AI](#)

[The table with four legs](#)
[The steward with a small set of keys](#)
[The librarian who makes context findable](#)
[The cartographer who draws events](#)
[The editor who protects tone and dignity](#)
[Apprenticeship, not workshops](#)
[The guilds that keep the craft honest](#)

[The incident review that does not hunt witches](#)

[Career ladders that climb the right wall](#)

[Platform without the priesthood](#)

[Remote rituals that do not let the edges fray](#)

[The ethics of small sentences](#)

[Succession without superstition](#)

[Pay attention to the quiet people](#)

[Taste, the unfair advantage](#)

[On Monday: Executive Takeaway](#)

[Chapter 9: Fairness, Trust, and Dignity](#)

[The FAQ that lied by accident](#)

[Retrieval as a contract](#)

[The small graph that removed ten meetings](#)

[Freshness as a budget, not a vibe](#)

[Negative context, the guardrail nobody sees](#)

[Observability for knowledge](#)

[Names are a product](#)

[The manual that respected torque](#)

[From documents to events](#)

[Deleting duplicate truth](#)

[Editing where work happens](#)

[Cost without surprises](#)

[Privacy as posture, not a popup](#)

[From knowledge to decision, on paper](#)

[The day the search box got boring](#)

[On Monday: Executive Takeaway](#)

[Chapter 10: Counting What Counts](#)

[The line that stopped wobbling](#)

[A small receipt that made a big number honest](#)

[The sales leader who stopped hating forecasts](#)

[Counting attention like money](#)

[Counterfactuals for grown-ups](#)

[The fairness band that managers could explain](#)

[Unit economics you can teach in a lift](#)

[The case for a small museum of graphs](#)

[A number you can defend in front of a stranger](#)

[The feeling of Friday, counted on purpose](#)

[When not to count](#)

[Why the pencil matters](#)

[On Monday: Executive Takeaway](#)

[Closing Note: The Work Ahead](#)
[About the Author](#)

Foreword by Vin Vashishta

I met Stuart Winter-Tear in the worst AI theater on the web, LinkedIn. AI there is performance art flanked with “BREAKING” followed by an announcement of pure vaporware. Google crushes the competition on Monday, and it’s cooked by a startup before the end of the week. The only place hype creates value is social media, but Stuart’s ideas went the other direction.

It’s hard to stand out when everyone else is yelling at the top of their lungs, and yet Stuart’s pragmatic digital metaphors have cut through AI hype for over three years. His voice and vision can only come from one place: experience.

We quickly discovered we were kindred spirits, united by a shared belief in a simple, almost heretical idea in today’s tech climate: we care more about outcomes than theater, and more about receipts than vibes. That connection evolved into our podcast, Unhype AI, and now, into this book.

Stuart is a product leader turned advisor whose career has been spent in the trenches, translating the promise of new technology into actual, operational wins. He hasn’t just commented on the AI revolution from the sidelines; he’s led teams and shipped products that work. His work, like mine, focuses on helping executive teams move beyond “pilot theater” to achieve measured state changes; the kind that result in fewer escalations, faster cycle times, and cleaner data. This book is for leaders who need clarity, not fireworks.

Let’s be candid: hype is toxic to the enterprise. It fuels FOMO-driven budgeting, which leads to a boneyard of scattered, disconnected proofs of concept that go nowhere. I’ve seen it firsthand at a large enterprise that rolled out a fancy, horizontal chat layer. Morale gets a temporary lift, but metrics like customer refunds, support escalations, and lead conversion didn’t move an inch.

This is the cost of hype. It erodes internal trust, makes real change control impossible, and leaves leaders unable to answer the most important question: “What moved on the P&L?”

This book is the antidote and a masterclass in pragmatism. Stuart argues that real wins don’t start with a model name or a vendor’s slide deck; they start by identifying the seams and friction in your existing workflows. From there, you can define the specific state change you want to see, instrument the process to capture receipts, and empower your systems to act responsibly. It’s about making AI do work, not just perform it.

So, what will you, as an executive, get from the pages that follow? You’ll learn how to tell the difference between a simple “assistant” and a true “agent” that can actually change the state of your business. More importantly, Stuart gives you a practical framework for building a culture of accountability around AI. He provides a new vocabulary for demanding results, centered on five concrete concepts:

State change, not chat: If nothing in your core systems actually changes after an AI interaction, the story ends there.

Receipts everywhere: Instrument every part of the workflow so that gains are visible on a real ledger, not just a PowerPoint slide.

The librarian pattern: Tidy your catalogue of rules and data first, then let automated agents take action within that well-defined space.

Decision dockets: Attach a simple, one-page justification to automated actions. This improves not only your audit trail but also your internal culture of transparency.

Governance that ships: Build limits, guardrails, and escalation paths directly into the workflow from day one, not as a panicked afterthought.

This isn't just theory; it's a playbook. After reading this, you'll have the clarity to run a 60-day sprint that targets one seam, measures one state change, and ships real receipts. You'll have the confidence to kill three pilots that can't prove their value in two weeks. And you'll have the language to rewrite your RFPs to prioritize measurable business outcomes over trendy model names.

I invite you to read this book with a CFO's eye. If you follow the plays within, I promise your board will see receipts, not just theater. Progress is what sticks when the applause stops.

Vin Vashishta

Author of From Data to ROI

CEO, V-Squared

A Note Before We Begin

The goal is simple: cut through theatre, focus on state change, and build AI systems leaders can trust. If you'd like to keep exploring these ideas, you can find me at unhyped.pro, [Unhyped AI on Substack](#), and [LinkedIn](#).

Now, let's begin.

Chapter 1: State Changes, Not Theatre

You do not buy AI. You buy state change.

Demo gloss works because it plays to instinct. Tone feels like truth. Fluency feels like progress. A polished demo can reassure a board even when the ledger stays silent. This isn't foolishness, it's psychology. The trick is not to resist attention but to direct it towards outcomes that matter once the applause fades.

Why This Book Exists

The AI market is noisy. Every day brings a new demo, a new promise, a new headline about the future arriving early. The pattern is familiar: applause in the room, silence in the quarter that follows.

This book is about something plainer and harder. State change. Value that shows up in your ledger, your risk posture, your customer's experience. Not in a slide deck.

Some of the moves here will feel familiar if you know operations or process design. That is not a weakness. It is the point. AI does not erase old truths; it makes them newly urgent and newly scalable. A bot that guesses isn't RPA with lipstick, it's a different animal altogether. An AI agent that can deliberate, retrieve, escalate, and leave receipts is a different animal. The foundations are the same; the reach is not.

Throughout this book, I use *agent* as shorthand for *AI agent*.

Some of these stories may sound modest, they are modest by design. Real AI value shows up in compounding, defensible gains, not moonshots that collapse under daylight. Small moves, repeated and proven, change the ledger faster than grand promises that never land.

You may also wonder whether these ideas are realistic. They are. Every story in these chapters comes from practice: a payable stopped before it doubled, a claim that moved faster without losing fairness, a phone bill flattened after a guardrail. Vendors do sign contracts with kill switches. Regulators tend to look more favourably on audit-ready dockets; CFOs prioritise simple, defensible graphs. None of this is theory. It is what is already working for the early movers.

And yes, you will see words here that business books rarely use: dignity, taste, fairness. They are not decorations. They are operational. Staff who feel bruised by a system route around it. Customers who feel diminished push back in ways that cost. Regulators who see careless language call hearings. Dignity is not sentiment; it is a control. Taste is not snobbery; it is the instinct to measure what matters and to stop flattering dashboards that lie.

This is not a glossary of algorithms. It is not a prediction of 2030. It is a manual for cutting through hype, wiring AI into the work that pays, and building confidence through receipts rather than promises.

If you are a CFO, COO, CIO, or board sponsor who has had enough of vibe metrics and wants evidence you can defend under daylight, this book is for you. If you are a practitioner asked to prove AI's worth in terms your executives will accept, it is for you too.

Let us begin with the only thing that counts: state changes, not theatre.

The Only Thing That Counts: State Changes, Not Theatre

Across this book you will see a simple cadence: On Monday: Executive Takeaway, do the smallest thing that moves a number, then prove it lived in the system.

You can now summon almost anything with a sentence. Slides. Summaries. A faux board strategy in 14 seconds. The room goes quiet, the demo sparkles, and heads nod in unison. Then the quarter closes and nothing has changed.

That gap is the point of this book. Demos are stagecraft; businesses run on state. If nothing important changes state, nothing changed at all.

By state I mean the facts that drive your P&L and risk. Cash in or cash out. A claim approved or rejected. A shipment booked or delayed. A customer retained or lost. A permission granted or revoked. A fraud blocked or paid. A regulatory exposure open or closed.

The good news is this is where AI shines when you use it right. Not as a glittery layer, but as a set of muscles you wire into a body that already moves. Not as a new conversation toy, but as a way to refactor work so value flows.

Let us set our north star and then get practical.

What State Change Looks Like in the Wild

This is the difference between beauty and plumbing. We admire the smooth veneer because it feels like momentum, yet the balance sheet only moves when pipes are cut, flows are redirected, and messy truth is handled at the source. Architecture, not artistry, decides whether AI is a party trick or a partner. Leaders must learn to applaud plumbing, even when it is invisible.

The Thin Layer Mirage

Horizontal agents that sit above entrenched workflows make people feel faster at text-adjacent tasks, yet leaders struggle to find measurable lift. I use “agent” here in the way

the market sells it, a thin layer over everything. The rest of this book will talk about agents as systems that change state rather than conversation. This is not a death sentence for AI, it is a diagnosis. A thin layer over messy workflows rarely moves the balance sheet. The human upside is real, especially for neurodiverse colleagues and non-native speakers. That matters. But the state does not change if the work underneath does not change.

Preview ends here. To keep reading, get the complete book: **UNHYPED: From Hype to Hard ROI in the Age of AI** (<https://payhip.com/b/mUF4A>)